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B1 (Official Form 1)(1/08)			oannon		.90 = 0				
United States Bankruptcy Converted Northern District of Illinois					ourt			Vo	luntary Petition
Name of Debtor (if individual, enter Last, F Peterson, Steven E.	rst, Middle)	:		Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3998				IN Last 1	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				
Street Address of Debtor (No. and Street, City, and State): 20481 Audrey Lane Deer Park, IL ZIP Code					Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code				
			60010						
County of Residence or of the Principal Place Lake	e of Busines	ss:			County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (if different from	street addre	ss):		Maili	ng Address	of Joint Debt	tor (if differe	nt from str	eet address):
ZIP Code				<u>; </u>	ZIP Code				
Location of Principal Assets of Business De	ntor								
(if different from street address above):	noi								
Type of Debtor			of Business	i	Chapter of Bankruptcy Code Under Which				
(Form of Organization) (Check one box)	П Не	Checl) alth Care Bu	k one box) isiness		the Petition is Filed (Check one box) ☐ Chapter 7				
Individual (includes Joint Debtors)	☐ Sin	gle Asset R	eal Estate as	s defined	Chapt				Petition for Recognition
See Exhibit D on page 2 of this form.	□ Rai	1 U.S.C. § lroad	101 (51B)		☐ Chapter 11 of a Foreign Main Proceeding				
☐ Corporation (includes LLC and LLP)		ckbroker mmodity Br	مادمه		☐ Chapter 12 ☐ Chapter 15 Petition for Recognition ☐ Chapter 13 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding				
☐ Partnership	☐ Cle	aring Bank	oker						
Other (If debtor is not one of the above entiti check this box and state type of entity below.)	es, Oth							e of Debts k one box)	
		(Check box	empt Entity k, if applicabl	e)	☐ Debts are primarily consumer debts, ☐ Debts are primarily				
☐ Debtor is a tax-exempt organ under Title 26 of the United Code (the Internal Revenue Code)			d States	States "incurred by an individual primarily for					
Filing Fee (Chec	one box)			Chec	k one box:		Chapter 11	Debtors	
Full Filing Fee attached									n 11 U.S.C. § 101(51D). ed in 11 U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor				Chec	Check if:				
is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.					☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.				
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check all applicable boxes:				
attach signed application for the court's consideration, see Official Form 3B.					☐ A plan is being filed with this petition. ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Information Debtor estimates that funds will be avail.	bla for distr	ibution to u	nsagurad ar	aditors			THIS	SPACE IS	FOR COURT USE ONLY
Debtor estimates that, after any exempt puthere will be no funds available for distri	roperty is ex	cluded and	administrat		es paid,				
Estimated Number of Creditors									
1- 50- 100- 200- 49 99 199 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	-	-					1		
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,00					
\$50,000 \$100,000 \$500,000 to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1 billion	\$1 billion			
Estimated Liabilities	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Peterson, Steven E. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Steven E. Peterson

Signature of Debtor Steven E. Peterson

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 3, 2008

Date

Signature of Attorney*

X /s/ Joel A. Schechter

Signature of Attorney for Debtor(s)

Joel A. Schechter 03122099

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF JOEL A. SCHECHTER

Firm Name

53 W. Jackson Blvd. **Suite 1025** Chicago, IL 60604

Address

Email: joelschechter@covad.net (312)332-0267 Fax: (312)939-4714

Telephone Number

July 3, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Peterson, Steven E.

Signatures

Signature of a Foreign Representative

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I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Steven E. Peterson		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

 \square 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Steven E. Peterson
	Steven E. Peterson
Date: July 3. 2008	

Advanta
P.O. Box 8088
Philadelphia, PA 19101-8088

American Express P.O. Box 297879 Fort Lauderdale, FL 33329-7879

Arch Aluminum & Glass Co., Inc. c/o Kohner Mann & Kailas 4650 N. Port Washington Rd., BBC Milwaukee, WI 53212

Atlas & Leviton 950 Milwaukee Ave., Suite 224 Glenview, IL 60025

Beneficial National Bank P.O. Box 15518 Wilmington, DE 19850-5518

Best Buy Retail Services P.O. Box 15521 Wilmington, DE 19850-5521

Best Buy Retail Services P.O. Box 17298 Baltimore, MD 21297-1298

Capital One P.O. Box 60024 City Of Industry, CA 91716-0024

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Capital One P.O. Box 30281 Salt Lake City, UT 84130-0281 Cardmember Service P.O. Box 15325 Wilmington, DE 19886-5325

Cardmember Service P.O. Box 15298 Wilmington, DE 19850-5298

CCA PO Box 329 Norwell, MA 02061-0329

CCC of NY 34 Seymour St. Tonawanda, NY 14150

CCC of NY P.O. Box 288 Tonawanda, NY 14150-0288

Chase P.O. Box 15298 Wilmington, DE 19850-5298

Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153

Chrysler Financial P.O. Box 9223 Farmington Hills, MI 48333-9223

Citgo Processing Center Des Moines, IA 50362-0300

Citgo Assoc. Credit Card Serv., Inc P.O. Box 9095 Des Moines, IA 50368-9095

Citgo Credit Card Center P.O. Box 689095 Des Moines, IA 50368-9095

Citgo/Citibank SD P.O. Box 15687 Wilmington, DE 19850-5687

Citicorp Credit Services Inc. (USA)
Payment Processing Center
Box 3136
Milwaukee, WI 53201-3136

Citicorp Credit Services Inc. (USA) 131 Tower Park, Suite 100 P.O. Box 2547 Waterloo, IA 50704-2547

Club Express P.O. Box 659728 San Antonio, TX 78265-9728

Customer Service P.O. Box 337003 Northglenn, CO 80233-7003

Federated Financial Corp of America PO Box 2034 Farmington, MI 48333-2034

First Illinois National Bank 229 Main St. P.O. Box B Savanna, IL 61074-0502

Firstsource Advantage, LLC P.O. Box 628 Buffalo, NY 14240-0628

Firstsource Advantage, LLC 6341 Inducon Drive East Sanborn, NY 14132-9097

FMA Alliance, Ltd. 11811 North Freeway, Suite 900 Houston, TX 77060 FMA Alliance, Ltd. P.O. Box 2409 Houston, TX 77252-2409

GMAC

Payment Processing Center P.O. Box 9001951 Louisville, KY 40290-1951

GMAC Box 769 Orland Park, IL 60462

GMAC P.O. Box 51014 Carol Stream, IL 60125-1014

GMAC PO Box 51014 Carol Stream, IL 60125

Harris Bank PO Box 4320 Carol Stream, IL 60197-4320

Harris Bank, NA P.O. Box 6201 Carol Stream, IL 60197-6201

Hsbc/Bsbuy PO Box 15519 Wilmington, DE 19850

Illinois Tollway P.O. Box 5201 Lisle, IL 60532-5201

Intermodal & Container
P.O. Box 2223
Darien, IL 60561

Internal Revenue Service Cincinnati, OH 45999-0030 Internal Revenue Service 230 South Dearborn Mail Stop 5010 CHI Chicago, IL 60604

Internal Revenue Service Kansas City, MO 64999

Kay Jewelers
c/o Karen
375 Ghent Road
Akron, OH 44333-4600

Kay Jewelers PO Box 740281 Houston, TX 77274

Kohl's
P.O. Box 2983
Milwaukee, WI 53201-2983

Kohl's
P.O. Box 3043
Milwaukee, WI 53201-3043

Kohls/Chase N56W17000 Menomonee Falls, WI 53051-5660

Law Offices of Mitchell N. Kay P.C. 205 West Randolph Suite 920 Chicago, IL 60606

Law Offices of Mitchell N. Kay, P.C 7 Penn Plaza New York, NY 10001-3995

Lloyds Credit 100 North Parkway P.O. Box 15089 Worcester, MA 01615-0089 LVNV Funding LLC P.O. Box 10584 Greenville, SC 29603-0584

Macy's PO Box 689195 Des Moines, IA 50368-9195

Macy's Collection Department 111 Boulder Industrial Drive Bridgeton, MO 63044

Macys/DSNB 911 Duke Blvd. Mason, OH 45040-8999

Mann Bracken, LLC One Paces West, Suite 1400 2727 Paces Perry Rd. Atlanta, GA 30339

National American Credit Corp. 1 Allied Drive Trevose, PA 19053

Nationwide Credit, Inc. P.O. Box 740640 Atlanta, GA 30374-0640

NCB Management Services, Inc. P.O. Box 1099 Langhorne, PA 19047

Northstar Location Services, LLC 4285 Genesee Street Cheektowaga, NY 14225-1943

Plaza Associates JAF Station, P.O. Box 2769 New York, NY 10116-2769

S & S Panel Sales P.O. Box 250937 Milwaukee, WI 53225-6517 S & S Panel Sales Corp 647 Thomas Drive Bensenville, IL 60106

Safway Services OS 490 Route 83 Oakbrook Terrace, IL 60181

Sprint P.O. Box 172408 Denver, CO 80217-2408

Stanley Access Tech LLC P.O. Box 0371595 Pittsburgh, PA 15251-7595

Target National Bank P.O. Box 59317 Minneapolis, MN 55459-0317

Target National Bank c/o Target Credit Services P.O. Box 673 Minneapolis, MN 55440-0673

Target National Bank c/o Target Credit Services P.O. Box 59231 Minneapolis, MN 55459-0231

Target National Bank c/o Target Credit Services P.O. Box 1581 Minneapolis, MN 55440-1581

The National Bank P.O. Box 1030 Bettendorf, IA 52722

Total Credit Recovery USA Group Inc P.O. Box 2304 Buffalo, NY 14240-2304

WFN Structure P.O. Box 330064 Northglenn, CO 80233-8064

WFNNB
Bankruptcy Department
P.O. Box 182125
Columbus, OH 43218-2125